

Information to identify the case:

Debtor 1 Lydell Giddins
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5750**

EIN --_-----

Debtor 2 Nikki E. Giddins
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1665**

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-29190-ABA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lydell Giddins

Nikki E. Giddins

1/20/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lydell Giddins
 Nikki E. Giddins
 Debtors

Case No. 16-29190-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 60

Date Rcvd: Jan 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2017.

db/jdb
 516435251 +Lydell Giddins, Nikki E. Giddins, 22 Pennsylvania Ave, Stratford, NJ 08084-1728
 516435252 +AC ELECTRIC, P.O. BOX 13610, Philadelphia, PA 19101-3610
 516435253 +ACTIVE ENVIRONMENTAL, 203 PINE STREET, Mount Holly, NJ 08060-2201
 516435254 +AMERICAN PROFIT RECOVERY, 34505 W. 12 MILE ROAD, SUITE 333, Farmington, MI 48331-3288
 516435257 CAMDEN COUNTY PROBATION, 5 EXECUTIVE CAMPUS, STE 2000, Clementon, NJ 08021
 516435260 +CLIENT SERVICES, INC, 3451 HARRY TRUMAN BLVD., Saint Charles, MO 63301-9816
 516435261 COMCAST, HADDONFIELD-BERLIN ROAD, Cherry Hill, NJ 08003
 516435265 +Commonwlt Fin, 245 Main Street, Scranton, PA 18519-1641
 516435271 +FINANCIAL RECOVERIES, P.O. BOX 1388, Mount Laurel, NJ 08054-7388
 516435268 +Figis Companies/dm Ser, 3200 S Central Ave, Marshfield, WI 54404-0001
 516435269 +Fin Recovery, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 516435270 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 516435272 +HRRG, P.O. BOX 5406, Cincinnati, OH 45273-0001
 516435277 +KENNEDY UNIVERSITY, P.O. BOX 48023, Newark, NJ 07101-4823
 516435278 +KODY REILLY, 107 WARWICK ROAD, Somerdale, NJ 08083-2050
 516435279 MICHAEL JOHNSON, TOMLINSON AVE., Clementon, NJ 08021
 516435282 +NEW JERSEY AMERICAN WAR, P.O. BOX 1259, DEPARTMENT 91047, Oaks, PA 19456-1259
 516435283 +NORTHLAND GROUP, INC, P.O. BOX 390905, Minneapolis, MN 55439-0905
 516435284 +PHOENIX FINANCIAL, P.O. BOX 361450, Indianapolis, IN 46236-1450
 516435286 +Phoenix Financial Serv, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216-1009
 516435287 +Portfolio Recovery Ass, 287 Independence, Virginia Beach, VA 23462-2962
 516435289 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516435290 +RECONSTRUCTIVE ORTHOPEDICS, 4 EVES DRIVE, BUILDING A SUITE 100, Marlton, NJ 08053-3195
 516435291 +ROBERT BURKHART, 36B MAYNARD DRIVE, Sicklerville, NJ 08081-2306
 516435292 +ROUNDPOINT MORTGAGE, 5032 PARKWAY PLAZA ROAD, Charlotte, NC 28217-1934
 516435296 +SOUTH JERSEY GAS, P.O. BOX 6091, Bellmawr, NJ 08099-6091
 516435294 +Secretary of Housing and Urban, 4111 S. Darlington, Suite 300, Tulsa, OK 74135-6345
 516435295 +Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
 516435298 +State of New Jersey, Division of Taxation, Revenue Processing Center, P.O. Box 111, Trenton, NJ 08645-0111
 516435302 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
 516435305 +VIRTUA MEDICAL GROUP, PA, P.O. BOX 95000, Philadelphia, PA 19195-0001
 516435255 +aptive, 2650 Eisenhower Ave, A103, Norristown, PA 19403-2314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QBTHOMAS.COM Jan 20 2017 23:08:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 20 2017 23:21:38 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 20 2017 23:21:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516435250 +E-mail/Text: mary.stewart@abcofcu.org Jan 20 2017 23:22:32 Abco Federal Cr Union,
 Po Box 247, Rancocas, NJ 08073-0247
 516435253 +E-mail/Text: aacbankruptcynotice@affiliated.org Jan 20 2017 23:22:10 Affiliated,
 Po Box 790001, Sunrise Beach, MO 65079-9001
 516435256 +EDI: TSYS2.COM Jan 20 2017 23:08:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 516435258 EDI: CAPITALONE.COM Jan 20 2017 23:08:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 516435263 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jan 20 2017 23:22:15
 COMCAST CABLE, P.O. BOX 3006, Southeastern, PA 19398-3006
 516435259 +EDI: CHASE.COM Jan 20 2017 23:08:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 516435262 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jan 20 2017 23:22:15 Comcast,
 P.O. Box 3006, Southeastern, PA 19398-3006
 516435264 +EDI: WFNNB.COM Jan 20 2017 23:08:00 Comenity Bank/vctrssec, Po Box 182789,
 Columbus, OH 43218-2789
 516435267 +E-mail/Text: bankruptcyntices@devry.edu Jan 20 2017 23:22:13 Devry Inc, 814 Commerce Dr,
 Oak Brook, IL 60523-8822
 516435266 EDI: IRS.COM Jan 20 2017 23:08:00 DEPARTMENT OF THE TREASURY, P.O. BOX 1686,
 Birmingham, AL 35201
 516435275 EDI: JEFFERSONCAP.COM Jan 20 2017 23:08:00 Jefferson Capital Syst, 16 Mcleland Rd,
 Saint Cloud, MN 56303
 516435274 +E-mail/Text: ebmasterling@weltman.com Jan 20 2017 23:21:26 Jared-galleria Of Jwlr,
 375 Ghent Rd, Fairlawn, OH 44333-4601
 516435276 +E-mail/Text: ebmasterling@weltman.com Jan 20 2017 23:21:26 Kay Jewelers, 375 Ghent Rd,
 Fairlawn, OH 44333-4600
 516435280 +EDI: TCISOLUTIONS.COM Jan 20 2017 23:08:00 Mid Am B&t C, 5109 S Broadband Ln,
 Sioux Falls, SD 57108-2208
 516435280 +E-mail/Text: bkntices@totalcardinc.com Jan 20 2017 23:21:40 Mid Am B&t C,
 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
 516435281 +EDI: NAVIENTFKASMSERV.COM Jan 20 2017 23:08:00 Navient, Po Box 9500,
 Wilkes Barre, PA 18773-9500

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 60

Date Rcvd: Jan 20, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516435288	EDI: PRA.COM Jan 20 2017 23:08:00	PORTFOLIO RECOVERY ASSOCIATES, P.O. BOX 41067, Norfolk, VA 23541
516435293	+EDI: DRIV.COM Jan 20 2017 23:08:00	SANTANDER CONSUMER, P.O. BOX 961245, Fort Worth, TX 76161-0244
516435297	+EDI: SWCR.COM Jan 20 2017 23:08:00	Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
516435299	+EDI: RMSC.COM Jan 20 2017 23:08:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
516435300	+EDI: RMSC.COM Jan 20 2017 23:08:00	Syncb/tjx Cos, Po Box 965005, Orlando, FL 32896-5005
516435301	+EDI: CITICORP.COM Jan 20 2017 23:08:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
516435303	+EDI: USAA.COM Jan 20 2017 23:08:00	USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600
516435304	+EDI: USAA.COM Jan 20 2017 23:08:00	Usaa Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600
516435306	+EDI: BLUESTEM Jan 20 2017 23:08:00	Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
516435307	+EDI: BLUESTEM Jan 20 2017 23:08:00	Webbank/fingerhut Fres, 6250 Ridgewood Roa, Saint Cloud, MN 56303-0820

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
516435273*	+IRS, 600 Arch Street, Room 5200, Philadelphia, PA 19106-1611
516435285*	+PHOENIX FINANCIAL, P.O. BOX 361450, Indianapolis, IN 46236-1450

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2017 at the address(es) listed below:

Brian Thomas	on behalf of Trustee Brian Thomas	brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com		
Brian Thomas	brian@brianthomaslaw.com,	bthomas@ecf.epiqsystems.com
Denise E. Carlon	on behalf of Creditor First Guaranty Mortgage Corporation	
dcarlon@kmlawgroup.com,	bkgroup@kmlawgroup.com	
Mitchell L Chambers, Jr.	on behalf of Debtor Lydell Giddins	ecfbc@comcast.net
Mitchell L Chambers, Jr.	on behalf of Joint Debtor Nikki E. Giddins	ecfbc@comcast.net

TOTAL: 5